Amendments to the Claims.

This listing of claims will replace all prior versions, and listings, of the claims in the application:

1. (Currently Amended) A method of performing secure credit card purchases, said method comprising:

   a) a customer communicating with a custodial authorizing entity having custodial responsibility of account parameters of said customer's pre-established credit card account;

   b) said customer supplying the custodial authorizing entity with at least account identification data;

   c) said customer designating a payment category;

   d) generating a transaction code that is different from said account identification data and which is associated with said designated payment category;

   e) communicating said transaction code to said customer;

   f) terminating communication with said custodial authority;

   g) said customer communicating said transaction code to a merchant in connection with a purchase having defined

purchase parameters;

h)   said merchant communicating said transaction code to a

verifying authority;

i)   said verifying authority utilizing said transaction

code to verify that said defined purchase parameters

are within said designated payment category; and

j)   said verifying authority communicating a purchase

authorization to said merchant if said defined

purchase parameters are within said designated payment

category associated with said transaction code; and

k)   completing the purchase.

2.   (Original) A method as recited in claim 1 further

comprising defining said payment category as a specific maximum

dollar amount, said verifying authority communicating a purchase

denial if said purchase parameters of said purchase include a

purchase dollar amount in excess of said maximum dollar amount.

3.   (Original) A method as recited in claim 1 further

comprising defining said payment category as a specific dollar

amount, said verifying authority communicating a purchase denial

if said purchase parameters of said purchase include a purchase

dollar amount different from said specific dollar amount by more

than a predetermined maximum variance.

4.   (Original) A method as recited in claim 1 further comprising communicating information associated with offered subject matter to the customer by the merchant, pre-determining the purchase parameters of the purchase, and corresponding said designated payment category to said purchase parameters.

5.   (Original) A method as recited in claim 1 further comprising the custodial authorizing entity generating a transaction code which reflects at least one of said designated payment categories from a plurality of different types of said payment categories.

6.   (Original) A method as recited in claim 5 further comprising defining at least one of said plurality of different types of payment categories to include amount parameters for a cost of a purchase.

7.   (Original) A method as recited in claim 5 further comprising defining at least one of said plurality of different types of payment categories to include time parameters during which the purchase can be completed.

8.   (Original) A method as recited in claim 5 further comprising defining at least one of the plurality of different

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types of payment categories to include authorization for a single transaction at a fixed amount for purchase within a predetermined period of time.

9.   (Original) A method as recited in claim 5 further comprising defining at least one of the plurality of different types of payment categories to include authorization for a single transaction at a maximum amount for purchase within a predetermined period of time.

10.   (Original) A method as recited in claim 5 further comprising defining at least one of the plurality of different types of payment categories to include authorization for a predetermined maximum number of transactions up to a maximum total purchase amount.

11.   (Original) A method as recited in claim 5 further comprising defining at least one of the plurality of different types of payment categories to include authorization for a predetermined maximum number of transactions up to a maximum total purchase amount during a predetermined time period.

12.   (Original) A method as recited in claim 5 further comprising defining at least one of the plurality of different types of payment categories to include authorization for a

repeating transaction at a fixed amount.

13. (Original) A method as recited in claim 5 further comprising defining at least one of the plurality of different types of payment categories to include authorization for a repeating transaction at a fixed amount payable at each of a fixed number of time intervals.

14. (Original) A method as recited in claim 5 further comprising defining the plurality of payment categories selectable by said customer to include at least:

a) authorization for a single transaction at a fixed amount for a purchase within a predetermined period of time,

b) authorization for a single transaction at a maximum amount for a purchase within a predetermined period of time,

c) authorization for multiple transactions at a maximum total amount for purchases within a predetermined time period, and

d) authorization for a repeating transaction at a fixed amount.

15. (Original) A method as recited in claim 1 further comprising defining said payment category to include a limited time interval during which said transaction code is valid.

16. (Original) A method as recited in claim 1 further comprising generating a transaction code which further reflects an identification of the merchant.

17. (Original) A method as recited in claim 1 wherein said merchant communicates said transaction code to a verifying authority which normally accepts and verifies credit card account information in connection with purchases.

18. (Currently Amended) A secure <u>credit card</u> purchase verification system comprising:

    a)   a custodial authorizing entity structured to issue a ~~user~~ <u>credit card</u> account to a consumer;

    b)   said custodial authorizing entity structured to bill said consumer for purchases consummated in connection with said ~~user~~ <u>credit card</u> account;

    c)   said custodial authorizing entity responsive to a consumer transaction request and structured to generate a transaction code internally associated with said ~~user~~ <u>credit card</u> account and different from said ~~user~~ <u>credit card</u> account;

    d)   said transaction code including a payment category designated by said consumer associated therewith and

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structured to be presented to a merchant by said consumer in connection with a purchase having defined purchase parameters;

e) a verifying authority structured to receive and authorize credit card transactions from said merchant;

f) said transaction code structured to be communicated to said verifying authority by said merchant, in connection with said purchase having said purchase parameters, as a credit card account number utilizing a credit card authorization system;

g) said verifying authority structured to verify that said purchase parameters of said purchase correspond said payment category associated with said transaction code without identifying said ~~user~~ <u>credit card</u> account, and to accordingly communicate an authorization or rejection to said merchant.

19. (Original) A secure purchase verification system as recited in claim 18 wherein said payment category of said transaction code includes a defined maximum purchase amount.

20. (Original) A secure purchase verification system as

recited in claim 18 wherein said payment category of said transaction code includes a specific purchase amount.

21. (Original) A secure purchase verification system as recited in claim 18 wherein said payment category of said transaction code includes a specific purchase amount range.

22. (Original) A secure purchase verification system as recited in claim 18 wherein said payment category of said transaction code includes a defined time period for commencement of said purchase.

23. (Original) A secure purchase verification system as recited in claim 18 wherein said payment category of said transaction code includes a defined plurality of purchases.

24. (Original) A secure purchase verification system as recited in claim 23 wherein said payment category of said transaction code includes a defined maximum purchase amount for said plurality of purchases.

25. (Original) A secure purchase verification system as recited in claim 18 wherein said payment category of

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said transaction code includes a defined plurality of recurring purchases.

26.   (Original) A secure purchase verification system as recited in claim 25 wherein each of said defined plurality of purchases include a define purchase amount associated therewith.

27.   (New) A method of performing secure debit card purchases, said method comprising:

a)   a customer communicating with a custodial authorizing entity having custodial responsibility of account parameters of said customer's pre-established debit card account;

b)   said customer supplying the custodial authorizing entity with at least account identification data;

c)   said customer designating a payment category;

d)   generating a transaction code that is different from said account identification data and which is associated with said designated payment category;

e)   communicating said transaction code to said customer;

f)   terminating communication with said custodial authority;

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g)   said customer communicating said transaction code to a merchant in connection with a purchase having defined purchase parameters;

h)   said merchant communicating said transaction code to a verifying authority;

i)   said verifying authority utilizing said transaction code to verify that said defined purchase parameters are within said designated payment category; and

j)   said verifying authority communicating a purchase authorization to said merchant if said defined purchase parameters are within said designated payment category associated with said transaction code; and

k)   completing the purchase.

28.   (New) A secure debit card purchase verification system comprising:

a)   a custodial authorizing entity structured to issue a debit card account to a consumer;

b)   said custodial authorizing entity structured to bill said consumer for purchases consummated in connection with said debit card account;

c)   said custodial authorizing entity responsive to a

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consumer transaction request and structured to generate a transaction code internally associated with said debit card account and different from said debit card account;

d) said transaction code including a payment category designated by said consumer associated therewith and structured to be presented to a merchant by said consumer in connection with a purchase having defined purchase parameters;

e) a verifying authority structured to receive and authorize credit card transactions from said merchant;

f) said transaction code structured to be communicated to said verifying authority by said merchant, in connection with said purchase having said purchase parameters, as a credit card account number utilizing a credit card authorization system;

g) said verifying authority structured to verify that said purchase parameters of said purchase correspond said payment category associated with said transaction code without identifying said debit card account, and to accordingly communicate an authorization or

rejection to said merchant.